

**Amendments to the Claims:**

Please cancel Claims 10 – 19 and 26 – 33 without prejudice or disclaimer, and amend Claims 1, 6, 20, and 22 as indicated in the following listing of claims, which replaces all prior versions, and listings of claims in the application.

**Listing of Claims:**

1. (Currently Amended) A method for generating a combined stored-value and credit instrument for a customer, the method comprising:
  - receiving credit-account parameters to be associated with the instrument;
  - establishing a credit account associated with the instrument in accordance with the credit-account parameters;
  - receiving stored-value-account parameters to be associated with the instrument;
  - establishing a stored-value account associated with the instrument in accordance with the stored-value-account parameters;
  - linking the credit account and the stored-value account; and
  - initiating issuance of the instrument to the customer substantially contemporaneously with linking the credit account and the stored-value account, wherein the instrument includes a single identifier such that a merchant is able to access funds from both the credit account and the stored-value account with the single identifier.
2. (Original) The method recited in claim 1 wherein initiating issuance of the instrument is performed after linking the credit account and the stored-value account.
3. (Original) The method recited in claim 1 wherein the credit-account parameters include specification of a credit limit.

4. (Original) The method recited in claim 1 wherein the stored-value-account parameters include specification of a limited set of one or more merchants at which the stored-value account may be used.

5. (Original) The method recited in claim 1 wherein the stored-value-account parameters include specification of an initial value amount for the stored-value account.

6. (Currently Amended) The method recited in claim 1 further comprising:  
receiving a request to reload value into the stored value account, the request being supported by funds from other than the credit account; and  
augmenting a value amount for the stored-value account in accordance with the request.

7. (Original) The method recited in claim 1 further comprising loading value equal to a specified fraction of an amount of a credit transaction executed with the instrument into the stored-value account in response to execution of the credit transaction.

8. (Original) The method recited in claim 1 further comprising generating a consolidated statement summarizing customer activity on the linked credit account and stored-value account.

9. (Original) The method recited in claim 1 further comprising responding to a customer-service request relating to at least one of the linked credit account and stored-value account.

10. - 19. (Canceled)

20. (Currently Amended) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a host system including an input device, a communications system, a storage device, and a processor, wherein the computer-readable program includes instructions for operating the host system to generate a combined stored-value and credit instrument for a customer in accordance with the following:

receiving, with the input device, credit-account parameters to be associated with the instrument;

establishing, with the processor, a credit account in accordance with the credit-account parameters, wherein the credit account is maintained on the storage device and associated with the instrument;

receiving, with the input device, stored-value-account parameters to be associated with the instrument;

establishing, with the processor, a stored-value account in accordance with the stored-value-account parameters, wherein the stored-value account is maintained on the storage device and associated with the instrument;

linking the credit account and the stored-value account on the storage device; and  
initiating, with the processor, issuance of the instrument to the customer substantially contemporaneously with linking the credit account and the stored-value account, wherein the instrument includes a single identifier such that a merchant is able to access funds from both the credit account and the stored-value account with the single identifier.

21. (Original) The computer-readable storage medium recited in claim 20 wherein the instructions for initiating issuance of the instrument are executed after the instructions for linking the credit account and the stored-value account.

22. (Currently Amended) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for:

receiving, with the communications system, a request to reload value into the stored value account, the request being supported by funds from other than the credit account; and

augmenting a value amount for the stored-value account in accordance with the request.

23. (Original) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for loading value equal to a

specified fraction of an amount of a credit transaction executed with the instrument into the stored-value account in response to execution of the credit transaction.

24. (Original) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for generating, with the processor, a consolidated statement summarizing customer activity on the linked credit account and stored-value account.

25. (Original) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for responding, over the communications system, to a customer-service request relating to at least one of the linked credit account and stored-value account.

26. - 33. (Canceled)